

## Important Questions & Answers

### What am I responsible for?

As a homeowner, you are responsible for your exterior sewer/septic line. If the service line beyond the property boundary to the main connection is also the responsibility of the homeowner, then it will be covered up to the benefit amount.

### Does my homeowners insurance cover this?

Most basic homeowners insurance policies do not cover repair or replacement due to normal wear and tear of the sewer/septic line.

### Who is eligible for coverage?

An owner of both a residential home permanently secured to the ground and the land it is located on may be eligible for coverage. Recreational vehicles or homes on wheels and properties used for commercial purposes are not eligible for coverage. In GA, residential properties containing more than two dwelling units are not eligible. In LA, residential properties containing more than four dwelling units are not eligible. Your property is not eligible if you are aware of any pre-existing conditions, defects or deficiencies with your exterior sewer/septic line, or have had any roots removed from your exterior sewer/septic line prior to enrollment. If you live in a development community with a condominium, co-op or homeowners association, your exterior sewer/septic line may not be an individual homeowner's responsibility, so please check with your association before accepting this coverage. If you live in a multi-family structure and do not own the entire structure, it will be your responsibility to provide Service Line Warranties of America (SLWA) with a signed release from all other homeowners for any work which may affect their portion of the structure.

### What should I know about this coverage?

**What's covered:** Coverage provides, up to the benefit amount, for the covered cost to repair or replace a leaking or permanently blocked sewer line, for which you have sole responsibility, that takes wastewater away from the exit point within your home up to your utility's responsibility, or septic line that takes wastewater away from the exit point within your home up to the point of connection to the septic tank on your property, that is damaged due to normal wear and tear, not accident or negligence.

**Not covered:** Septic tanks; leach fields; grinder pumps; lift stations, or any non-conforming drain line, such as a basement or storm drain; repairs to any line that branches off the main line; lines that provide service to multiple properties or secondary buildings; and damage from

accidents, negligence or otherwise caused by you, others or unusual circumstances. Additional exclusions apply. You agree to resolve any disputes related to this coverage only by final and binding arbitration or in small claims court, without resort to class action or jury trial. To see full Terms and Conditions with complete coverage and exclusion details prior to enrolling call 1-844-257-8795 or go to [www.slwaterms.com](http://www.slwaterms.com).

### When can I make a service call?

Your plan starts the day your form is processed, and there is an initial 30-day waiting period before you can make a service call, giving you 11 months of coverage during the first year. Upon renewal/reactivation (if applicable), you will not be subject to a waiting period.

### What is the cancellation policy?

You may cancel within 30 days of your start date for a full refund (less any claims paid, where applicable). Cancellations after the first 30 days will be effective at the end of the then-current billing month, and you will be entitled to a pro-rata refund less any claims paid (where applicable). You may also contact SLWA to cancel if you find your utility or municipality provides similar coverage to you at no charge, and you will receive a refund less any claims paid (where applicable).

### What is the term of my service agreement?

Your coverage is based on an annual contract. Regardless of the payment method and frequency you select, your service agreement will be automatically renewed annually on the same payment terms you selected at the then-current renewal price.

### What is E-Z Pay/Direct Pay?

E-Z Pay/Direct Pay is a paperless and stress-free way to pay for your coverage. Payments are automatically debited from the bank/checking account of your choice as your payment becomes due, at no additional cost.

### What quality of repair can I expect?

Local, licensed and insured plumbers perform covered repairs, which are guaranteed against defects in materials and workmanship for one year.

### Who is SLWA?

SLWA is an independent company, separate from your city, local utility or municipality, providing emergency home repair services and protection solutions to homeowners across the U.S. If you would prefer not to receive solicitations from SLWA, please call 1-844-257-8795.

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